

FastWeb College Gold: The Step-by-Step Guide to Paying for College

FastWeb's NEW, COMPLETE and bestselling book gives you everything you need to pay for college!

Scholarships: *FastWeb College Gold* is your resource for everything about scholarships--**what's available, where to find them and how to win.**

What kind of awards are available?

- Academic
- Fine arts
- Athletic
- Essay contests
- Science and math competitions
- Volunteering/community service
- Fellowships and assistantships
- ...and more!

Where can you find scholarships?

- **FastWeb.com!**
- Counselor's office
- Prospective college's aid office
- Libraries
- Service organizations
- Religious and social organizations
- Friends, family, neighbors
- ...and more!

How can you improve your chances of winning?

- Check grammar and spelling.
- Use concrete examples in your essay.
- Verify your eligibility.
- Obtain appropriate recommendations.
- Allow enough time to apply.
- Save time by carefully editing past essays.
- Find more specific, local scholarships.
- ...and more!

Find more info about scholarships in chapters 11, 12 and 13 of *FastWeb College Gold*!

Scams: *FastWeb College Gold* explains how to **avoid scholarship scams.**

Scam warning signs:

- Don't pay money to get money.
- If it's too good to be true, it probably is.
- Spend time, not money.
- Don't invest more than a postage stamp.
- No one can guarantee you'll win.
- Don't pay an application fee.

Read more about scams and how to avoid them in chapter 14 of *FastWeb College Gold*!

Myths: *FastWeb College Gold* dispels myths that might scare you away from aid.

- Scholarships do NOT go unclaimed.
- Always apply for aid, no matter what your income level.
- You won't get more aid if you neglect college savings.
- You don't need good grades to get a scholarship.
- Borrowing for other expenses won't mean you'll receive additional aid.

More myths debunked in chapter 2!

For more information, ask about your school's copy of the book in your guidance counselor's office, library or career center or visit us online at:
www.collegegold.com!

Grants and Loans: How do you **qualify?** What's **available?** It's all in *FastWeb College Gold*.

Applying for federal aid?

- Fill out the FAFSA (fafsa.ed.gov).
- Visit your state's higher education Web site to learn about grants if you attend college in your home state.

Federal loan programs:
Perkins, Stafford, PLUS

Federal grant programs:
Pell, FSEOG, ACG, SMART

How much can you earn through these programs? Find out in chapters 6 and 7!

Free Tools on CollegeGold.com:

How much will college cost?

Check out these free tools at www.collegegold.com!

- *Savings Plan Designer:* How much should you contribute to reach your goals?
- *Cost Projector:* What will college cost when you're ready to enroll?
- *Expected Family Contribution (EFC) Calculator:* How do you figure out your EFC?
- *"Paying for College" Gantt Chart:* Timeline tool enables you to see what tasks you should be doing and when.
- *Student Budget Calculator:* How much will college cost over four years?
- *Family Budget Analyzer:* Compare expenses against the national average.